Vibrance
WEALTH MANAGEMENT

Achieving Financial Freedom With Confidence

Everyone Can Be Financially Successful, We Optimize Your Financial Success Through Education And Coaching

Vibrance Wealth Management is an independent boutique wealth management firm in California's Silicon Valley. We help you grow, preserve, and transfer your wealth in a tax-efficient way. We offer holistic financial planning services, goal-based investment management, and tailored strategic solutions for a select group of high-net-worth individuals and corporations that have retirement plan needs.

Our mission is to elevate the financial literacy in our community and promote the importance of financial planning through education and coaching. We believe everyone has a fair chance to gain financial confidence and freedom, and we are here to make a positive impact in people's lives.

Your Fiduciary Investment Advisor For A Healthy And Compliant Retirement Plan

Vibrance Wealth Management serves plan sponsors and participants in setting up or managing a healthy and compliant corporate retirement plan. Our goals are to help plan sponsors fulfill their fiduciary responsibilities, simplify their complex investment management process, and encourage participants to take part in their plan so that they can prepare for their retirement.

Most business owners wear many hats, so managing a retirement plan may not be their priority. For others, they simply don't have the expertise. Also, they may not possess the required expertise. As such, they may delay setting up a plan or fail to pay attention to their existing plan. As a result, most plans are overpaid and underserved. Even worse, some plans are forced to shutter because of compliance issues.

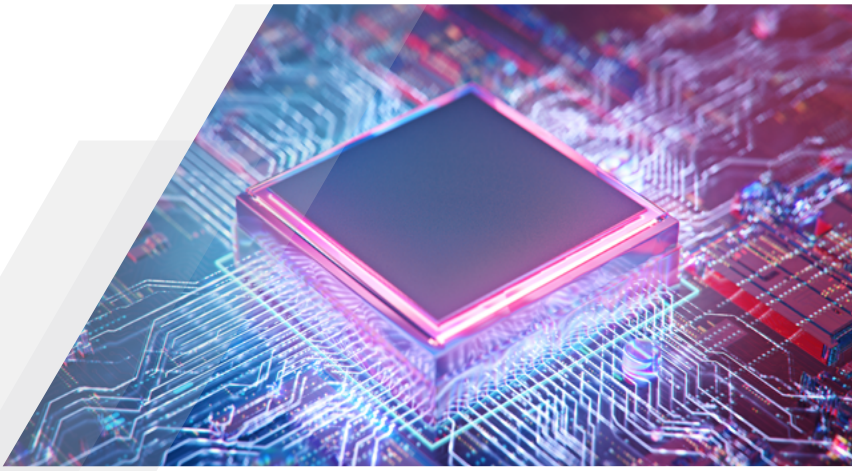
Since September 2020 in California, employers with five or more employees are now required to offer either employer-sponsored retirement plans or the state's program to help employees save for their retirement.

Whether you are starting up a new employer-sponsored retirement plan or already have an existing plan, Vibrance Wealth Management can help you:

Fulfill your fiduciary responsibilities

As a plan sponsor, you are governed by the Employee Retirement Income Security Act (ERISA). This federal law states that you are held accountable for acting in the best interests of your plan participants. According to the Department of Labor (DOL), plan sponsors are required to fulfill their fiduciary responsibilities. These responsibilities include:

- Acting solely in the interest of plan participants and their beneficiaries, with the exclusive purpose of providing benefits to them.
- Carrying out their duties with skill, prudence, and diligence.
- Following the plan documents.
- Diversifying plan investments.
- Paying only reasonable expenses for administering the plan and investing its assets.
- Avoiding conflicts of interest.



Your Fiduciary Responsibilities Are Too Big To Risk It Alone

DOL has recently placed a spotlight on plan sponsors' fiduciary responsibilities. If a plan sponsor fails to fulfill these responsibilities, they risk litigation.

Vibrance Wealth Management functions as an ERISA fiduciary that can assume the responsibility of both 3(21) and 3(38) investment advisor fiduciary roles. parties involved in managing a retirement plan:

The 3(21) Fiduciary, under ERISA section 3(21) definition, is a fiduciary who has discretionary authority or control over the plan or its assets. Functions that fiduciaries perform include choosing and monitoring investment tools, appointing plan fiduciaries, and interpreting plan provisions.

The 3(38) Fiduciary, under ERISA section 3(38) definition, is a fiduciary responsible for selecting, managing, monitoring, and benchmarking the investment offerings of the plan.

When you work with us, we serve as your Investment Advisor. Our comprehensive approach will help make sure you meet your fiduciary obligation in order to mitigate your fiduciary risks.

Vibrance Wealth Management has over a decade of experience working closely with the leading service providers. We help plan sponsors monitor their services so that you can focus on driving your business. Here are the parties involved in managing a retirement plan:

What is ERISA?

Per DOL, ERISA protects the interests of employee benefit plan participants and their beneficiaries. It requires plan sponsors to provide plan information to participants. It establishes standards of conduct for plan managers and other fiduciaries. It establishes enforcement provisions to ensure that plan funds are protected and that qualifying participants receive their benefits, even if a company goes bankrupt.

ERISA protects retirement savings from mismanagement and abuse and clarifies that those in charge of those savings be held to a high standard – that is, they must act in the best interests of plan participants. It also requires transparency and accountability, ensuring that participants have access to information about their plans.

ERISA is administered and enforced by three bodies: the DOL's Employee Benefits Security Administration, the Treasury Department's Internal Revenue Service, and the Pension Benefit Guaranty Corporation.

Put Our Investment Management Expertise And Resources To Work For You

As the plan sponsor, you are required to regularly make your participants aware of their rights and responsibilities related to directing their investments under the plan. This includes providing plan and investment-related information, disclosures about fees and expenses, and anything else that participants need to know to make informed decisions about managing their accounts. Any fees need to be reasonable and transparent.

Most plan sponsors are not aware of or do not understand the direct and indirect fees associated with their investment choices and services fees. Many fail to review them after setting up the plan years ago. It is no wonder then when the performance of a plan is lagging behind the plans of their peers because of these hidden fees and lack of regular reviews.

At Vibrance Wealth Management, we possess the competencies of both the 3(21) and 3(38) investment advisory fiduciary services. We help your plan comply with the ERISA requirements and statutory provisions. Our goals are to decrease complexities, increase fee transparency, and improve the efficiencies of the investment management process. You can feel confident that your plan will meet current regulations and you will fulfil your legal obligations.

Also, we are an independent Investment Advisor and have access to all available recordkeepers and custodians. With your best interests in mind, we can help you choose the most cost-effective plan and prudently select the investment choices in your plan.

Empower Your Employees To Take Control Of Their Retirement

As the plan's fiduciary, plan sponsors are required to provide plan participants with the education they need to help them make informed investment decisions and start saving for retirement early. However, most plan sponsors do not have the expertise and the time to educate their participants. Without clear understanding of the benefits of their retirement plan, most employees do not take advantage of their plan. They delay saving and feel financially stressed.

Vibrance Wealth Management can take over employee education for plan sponsors. We have over a decade of wealth management experience working with high-net-worth individuals and plan participants and have a proven process to help them achieve their financial goals. Our goals are to empower your participants to take control of their retirement and become confident enough to achieve their financial freedom.

We help employees visualize their dream retirement and prioritize their goals. We simplify the concepts of investing and retirement planning so that they become easy to understand. Educating them to understand why they want to participate in their retirement plan and how to make their investment decision will allow them to contribute and grow their retirement funds. As an employer, you win because this usually leads to more engaged employees and improved productivity.

Scope of Services

Fiduciary and Compliance Support

- Fiduciary Education for Plan Sponsor
- New Plan Set-up or Plan Conversion
- Plan Design and Implementation Services
- Service Provider Search and Evaluation
- Fee Analysis
- Legislative and Regulatory Updates
- Compliance Resources
- Benchmark Comparisons
- Annual Plan Review Meeting

Employee Communication and Education

- Plan Information and Education for Employees
- Identifying Employee Educational Needs
- Basic Financial Planning and Investment Education
- Investment Advice for Employees
- Enrollment Meetings
- Annual Group Review Meetings
- Annual One-on-One Individual Meetings
- Quarterly Participant Communication
- Quarterly New Participant Enrollment Calls

Investment Management

- Investment Advice for Plan Sponsor
- Participation in the Investment Committee
- Investment Policy Statement (IPS) Development and Review
- Investment Analysis, Performance Reporting, and Information
- Fund Line-up Selection
- Default Investment Due Diligence and Selection
- On-going Investment Management for the Plan Sponsor
- Performance Evaluation Relative to Peer Groups
- Evaluation of Investment Choices
- Review of Plan's Asset Allocations
- Monitor Investment and Administrative Fees

Types of plans we specialize in

We specialize in establishing and overseeing a variety of qualified retirement plans for private companies, both defined contribution plans and defined benefits plans, including:

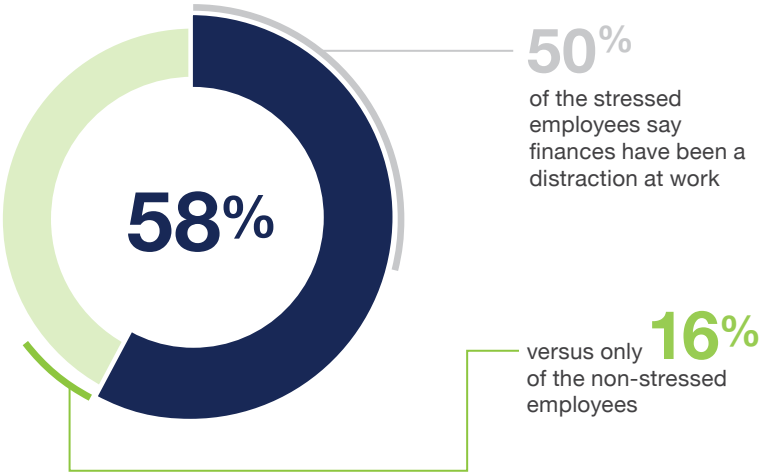
- 401(k) Plans
- 401(k) Profit Sharing Plans
- Safe-Harbor 401(k) Plans
- Owner Only/Individual 401(k) Plans
- Profit Sharing Plans
- Age-Weighted/Comparability Profit Sharing Plans
- Defined Benefit Pensions
- Simplified Employee Pensions (SEPs)
- SIMPLE IRAs

Less Financially Stressed Employees Are More Engaged And Productive At Work

According to Pricewaterhouse-Coopers' recent Employee Financial Wellness Survey, about 58% of employees are financially stressed. One of the reasons is that they are not saving for their retirement. More and more, corporations are realizing that there is a direct correlation between their employees' financial well-being and the company's bottom line. Financial fitness is as important as physical fitness. This is why it is important to provide financial coaching as part of your HR benefits.

Financial stress is a major distraction at work

58% of employees admit that they are stressed about their finances.



PwC's 9th annual Employee Financial Wellness Survey, PwC US, 2020

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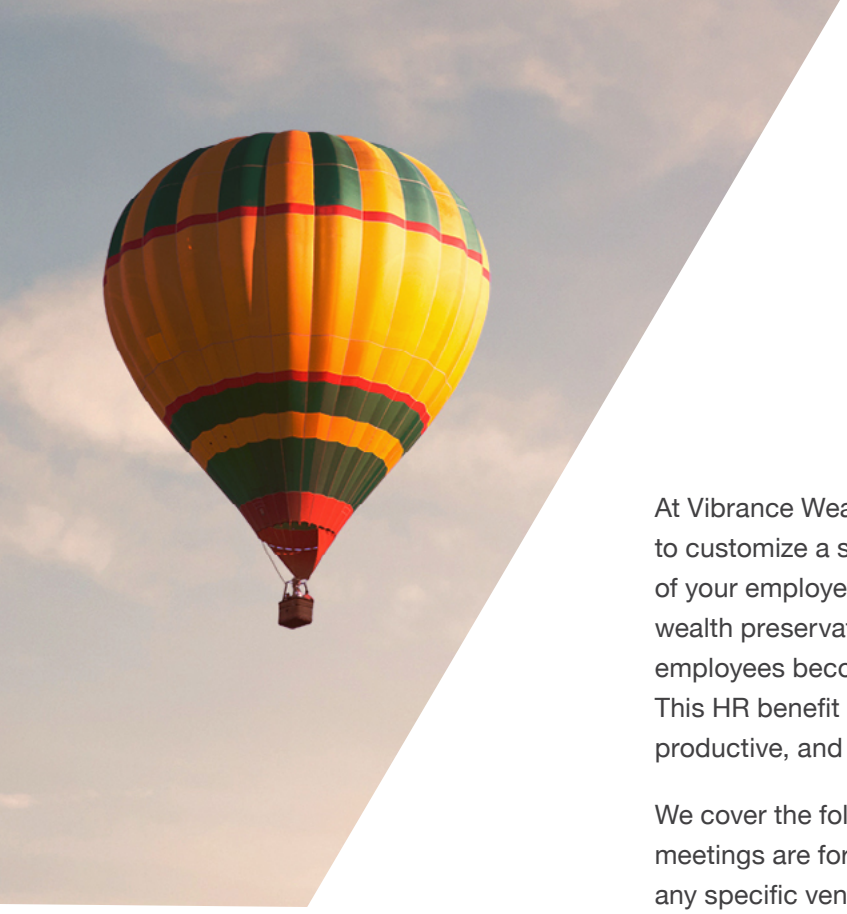

At Vibrance Wealth Management, we work with your HR personnel to customize a series of educational programs tailored to the needs of your employees, discussing strategies for wealth accumulation, wealth preservation and wealth transfer. Given the proper education, employees become empowered to take control of their own finances. This HR benefit allows employees to become happier, more productive, and more confident about their financial well-being.

We cover the following topics. These coaching sessions and meetings are for educational purposes only. We do not endorse any specific vendors or financial products.

Wealth Accumulation

- Cash Flow Management
- Debt Management
- Goal-based Investment Management
- Life Insurance Planning
- Education Planning

Wealth Preservation

- Risk and Liabilities Management
- Estate Planning
- Taxation Management
- Retirement Planning
- Retirement Income Planning
- Extended Care and Health Insurance Planning

Wealth Transfer

- Asset Protection
- Charitable Gifting
- Beneficiary Planning
- Financial Conversation with Your Next Generations

Celebrate The Work Of Your Lifetime, Create Your Legacy

Building a successful business is the work of a lifetime. Most business owners have the majority of their assets in the business. They want to secure a legacy and protect their personal finances and family. Whether you are the sole owner or in a partnership, having a succession plan can give you peace of mind and protect your business in the event of your retirement or any unexpected events, such as premature death, disability, or divorce.

It is never too soon to outline your succession plan. The purpose of the succession planning is to allow you to transfer the ownership of your business according to your wishes; create liquidity for the business in case of unexpected events; allow you to maintain your lifestyle at retirement; and financially provide for your heirs.

At Vibrance Wealth Management, we understand that planning for your business exit can be emotional. We provide you with our objective advice and guidance to help you create a succession plan that will allow you to protect, preserve and transfer your business assets in a tax-efficient way.

Our succession planning services include:

- Setting up an actionable plan to help you visualize your dream retirement and legacy.
- Designing advanced planning strategies for estate and gift taxes, as well as life insurance.
- Coordinating with your other trusted advisors so that together we can take you through an efficient and organized implementation process.
- Customizing investment strategies to convert your assets into a guaranteed retirement income stream.
- Understanding your family dynamics and preparing your heirs through the discussion of sensitive financial subjects.

At Vibrance Wealth Management, our goal is to give you peace of mind and the knowledge that your wishes are fulfilled and your personal and business assets are protected. We want you to enjoy your rewarding retirement and financial freedom with confidence.

Time Tested And Customer Focused, Our Process Means There Are No Surprises

Discovery

The discovery stage is a vital first step in starting our relationship. If you are starting a new retirement plan, we can help you identify your objectives and select the type of plan that fits with your needs. If you have an existing one, we will review it with you to make sure that it is aligned with your company's current goals. As your business grows, the goals of your retirement plan may change from when you first started your company. We are equipped with the expertise and tools to help you benchmark your plan against your peers.

Customization

Each corporation and its demographics of employees is unique. Vibrance Wealt Management customizes our retirement plan strategies and coaching programs for your company—with your business goals and employees' interests in mind.

Execution

We believe in a team-based approach when delivering our suite of services. We will work closely with your Certified Public Accountant (CPA), third-party administrator, and recordkeeper to offer you tailored solutions. We also team up with specialists such as tax advisors, estate planning attorneys, family law attorneys, and others to conduct trainings and workshops for your participants.

Ongoing Dialogue

The economy and market will fluctuate, and labor laws may change. All while your company and its business goals will evolve. At Vibrance Wealth Management, we will help you periodically review your company's retirement plan to ensure that it evolves along with your current business goals. We will keep you regularly informed about current retirement plan regulations to ensure that your plan is compliant and your company isn't caught off guard.

Vibrance Wealth Management offers customized pricing for our services. Please call us at 408.475.8883 or email at info@vibrancewealth.com for an accurate quote.

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